

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- In your letter, give us the following information: • Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more Information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the location indicated on the statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will tell you the results of our investigation and will correct any error promptly. If it takes us longer than the time periods noted below to resolve the dispute, we will recredit your account for the amount you think is in error so that you will have the money available during the time it takes for us to complete our investigation. General timeframes: If we cannot resolve the dispute in 10 business days, we will recredit your account and then may take up to 45 days to resolve the dispute.

Transfers initiated outside the United States or transactions resulting from point of sale debit card transactions: If we cannot resolve the dispute in 10 business days, we will recredit your account and then may take up to 90 days to resolve the dispute. Claims within 30 days of opening an account: If we cannot resolve the dispute in 20 days, we will recredit your account and may then take up to 90 days to resolve the dispute.

Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement	\$	
Add Deposits not Credited in this		
Statement (if any)	\$	
Total	\$	
Subtract Items Outstanding	\$	
Balance	\$	
Your register should show this balance.		
Your Rights and Our Responsibilities After We Receive Written Notice We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days we must either correct the error or explain why we believe the statement was correct.		
Report errors or make inquiries to : WESTconsin Credit Union PO Box 160 Menomonie WI 54751-0160 (800) 924-0022 westconsincu.org		